REMARKS

The above-identified patent application has been amended and reconsideration and reexamination are requested.

The Examiner objected to the abstract because it exceeded 150 words.

Applicant has amended the abstract to be shorter than 150 words.

Applicant has amended the specification to delete a informality.

The Examiner rejected claims 8-12, and 16 under 35 U.S.C. 101 as being directed to non-statutory subject matter.

Applicant has amended claim 8 to call for a computer-based method. Claim 8 was also amended to recite "providing a pool of financial assets stored electronically on a computer ... electronically abstracting information ... according to at least a first abstraction rule stored electronically on a computer; summarizing, using a computer, the information ... providing information electronically ... according to at least a second rule stored electronically on a computer." As amended claim 8 is now embodied in a computer and is therefore statutory. Claims 10-12, and 16 which depend on claim 8 recite that the method of claim 8 and thus are statutory.

Before discussing how applicant's claims distinguish over the art it may be helpful to the Examiner if Applicant addresses some general points concerning abstraction rules. Abstraction rules are dynamically defined and are not confined to any specific set of criteria. An abstraction rule can depend on variables that have not yet been defined so that they are left to the user to define at a later time. For example, the rating and reconciliation on a healthcare trade receivable may depend on a field named "National Drug Code", not previously defined, which could not have been rated or reconciled adequately unless the user was allowed to define that field at a later time. The flexibility afforded by abstraction rules enables fields to be produced dynamically so that no software code has to change.

The Examiner has rejected claims 1, 2, 4, 5, 8-13, 15-18, and 20-23 under 35 U.S.C. 102(e) as being anticipated by Field (US Patent 6,073, 104).

Applicant has amended claim 1 to make clear that the first set of rules are abstraction rules. Independent claims 1, 8, and 17 cite an "abstraction rule" to be used to "segregate financial assets (claim 1)" and "abstract information from a subgroup of financial assets (claims 8 and 17)."

An abstraction rule is neither described nor suggested in Field. Field uses a binary method of selection to differentiate one group of assets from a whole pool based on specific criteria contained in predetermined fields. For example in claims 26 and 27 an asset is selected if its date falls into a desired range of dates; otherwise it is excluded. Field's method of binary selection is too rigid to accommodate criteria that do not fit a defined field, and furthermore teaches away from flexibility provided by the use of abstraction rules in claims 1, 8, and 17. For example, in Figures 21 and 22 and accompanying text Col. 12 lines 32-39 Field describes:

> All claims in a daily pool share the same date billed. Prior to forming the pool, the healthcare provider must select the commercial paper program that the pool is to go in to. The result of this choice determines which contractual advance rates are to be used. Then, four additional data fields are calculated for each claim. These fields are shown in FIG. 22 [include Expected Collection, Amount Advanced, Expected Uncollectible, and Equity].

All other claims rejected under 35 U.S.C. 102(e) depend on one of claims 1, 8, or 17 and are patentable for at least some of the same reasons as the claims on which they depend.

The Examiner rejected claims 3, 6, 7, 14, 15, 19, and 24 under 35 USC 103(a) as being unpatentable over Field US Patent 6,070,151. Furthermore, the Examiner asserts that with reference to claims 3, 6, 7, 14, 15, 19, and 24, Field teaches a system, method, and a computer program product of claims 1, 8, and 17.

Applicant disagrees. Claims 1, 8, and 17 are patentable over Field for the reasons explained previously. Claims 3, 6, 7, 14, 15, 19, and 24 depend on one of claims 1, 8, and 17, and are thus patentable for at least some of the same reasons as the claims on which they depend.
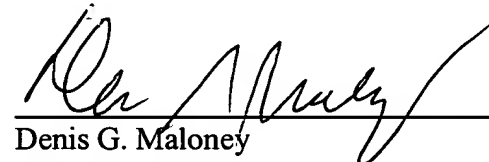
This Reply is accompanied by an Information Disclosure Statement, with fee. Applicant believes that the art cited taken separately or in combination with the art in the Information Disclosure Statement, neither describes nor suggests applicant's invention

Applicant asks that all claims be allowed. Please apply any other charges or credits to Deposit Account No. 06-1050.

Respectfully submitted,

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